



August 2025

Dear Parent or Guardian:

Your child's school district has obtained **Student Accident Coverage** through the Alaska Public Risk Alliance (APRA) to help with the cost of medical care that may be required if your student is injured at school or during a school-related activity. This coverage is provided at no cost to you.

This coverage provides benefits on an excess basis to your child's underlying health insurance coverage (including coverage through the Indian Health Service or Denali Kid Care) and will reimburse you for all or some of the out-of-pocket costs you would otherwise be responsible for. If your child is not covered by any health insurance, this coverage will cover eligible medical costs related to their injury. A Summary Description of Benefits is enclosed for your reference.

This Student Accident coverage includes a basic layer of coverage funded by APRA, and higher limits coverage for serious accidents that is provided through a policy purchased from ACE American Insurance Company. Claims are processed by Myers-Stevens and Toohey, Inc. (MST), which has been engaged by APRA to assist with this coverage. To file a claim under this student accident coverage, please complete the attached claim form and send it to claims@myers-stevens.com, and a representative from MST will contact you with any follow-up questions .

If your child requires medical care for their injury, bills for that care should first be submitted to the child's regular health insurance carrier. After the health insurance carrier has paid their share of the bill, they will send you an "Explanation of Benefits" (EOB) documenting what portion of the expenses have been paid and their reasoning why other portions have not been paid. You then need to submit the EOB and the itemized bills from the provider as described on the attached claim form.

It is not necessary to wait until you have received an EOB before filing a claim under this coverage, and we encourage you to do so as soon as possible after the student's injury.

If you have any questions about this coverage, or when or how to file a claim, please contact Jane Starr at MST at jstarr@myers-stevens.com or at (800) 827-4695 x607.